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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/658,844	09/08/2003	John M. Morales	020375-038310US	5408
20350 7590 01/26/2007 TOWNSEND AND TOWNSEND AND CREW, LLP TWO EMBARCADERO CENTER EIGHTH FLOOR SAN FRANCISCO, CA 94111-3834			EXAMINER GRAHAM, CLEMENT B	
			ART UNIT	PAPER NUMBER
			3692	
SHORTENED STATUTORY PERIOD OF RESPONSE		MAIL DATE	DELIVERY MODE	
3 MONTHS		01/26/2007	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

**Office Action Summary**

Application No.

10/658,844

Applicant(s)

MORALES ET AL.

Examiner

Clement B. Graham

Art Unit

3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 08 September 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-22 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-22 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_.

## DETAILED ACTION

### *Claim Rejections - 35 USC § 102*

#### Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 1-22, are rejected under 35 U.S.C. 102(b) as being anticipated by Porras et al (Hereinafter Porras U.S Pub: 20050080710).

As per claim 1, Porras discloses a method of producing a suspicious activity report, comprising:  
storing configuration information at a transaction processing device, wherein the configuration information configures the device to produce suspicious activity reports based on certain criteria.(see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35)  
receiving transaction information;  
determining, based on the transaction information and the certain criteria, whether a suspicious activity report is to be prepared; and  
generating a suspicious activity report containing at least some of the transaction information.(Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 2, Porras discloses further comprising transmitting the suspicious activity report to authorities. .(Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 3, Porras discloses wherein transmitting the suspicious activity report to authorities comprises:  
collecting suspicious activity reports at a host computer system; and transmitting the collected suspicious activity reports to a computer system of the authorities. .(Note

abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 4, Porras discloses further comprising receiving additional information and including the additional information in the suspicious activity report. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 5, Porras discloses wherein generating a suspicious activity report comprises:

printing a suspicious activity report having a portion of the additional information and also having blanks for receiving additional suspicious activity report information. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 6, Porras discloses wherein the certain criteria comprises a mandatory SAR threshold. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 7, Porras discloses wherein determining whether a suspicious activity report is to be prepared comprises comparing an amount of a transaction to the mandatory SAR threshold. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 8, Porras discloses wherein the certain criteria comprises a SAR prompt threshold. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 9, Porras discloses wherein determining whether a suspicious activity report is to be prepared comprises comparing an amount of a transaction to the SAR prompt threshold. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 10, Porras discloses wherein determining whether a suspicious activity report is to be prepared further comprises:  
displaying a prompt that asks an operator if he wants to prepare a suspicious activity report; and

receiving a response to the prompt. .(Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 11, Porras discloses wherein determining whether a suspicious activity report is to be prepared comprises determining whether an operator has elected to produce an on-demand SAR.(Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 12, Porras discloses further comprising printing a report relating to suspicious activity reports produced at the transaction processing device during a period of 3 time. Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 13, Porras discloses wherein the transaction processing device is configured to print money orders. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 14, Porras discloses a transaction processing device, comprising: an input device arranged to receive transaction information and SAR 3 information; a display screen arranged to display information to an operator; and application software that programs the transaction device to: store configuration information, wherein the configuration information configures the device to produce suspicious activity reports based on certain criteria; receive transaction information.(Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35) determine based on the transaction information and the certain criteria, whether a suspicious activity report is to be prepared; and generate a suspicious activity report containing at least some of the transaction information. .(Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 15, Porras discloses wherein the certain criteria comprises a mandatory SAR threshold. .(Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 16, Porras discloses wherein the application software also programs the transaction device to compare an amount of a transaction to the mandatory SAR threshold. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 17, Porras discloses wherein the certain criteria comprises a SAR prompt threshold. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 18, Porras discloses wherein the application software also programs the transaction device to compare an amount of a transaction to the SAR prompt threshold. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 19, Porras discloses wherein the application software further programs the transaction device to:  
display a prompt that asks an operator if he wants to prepare a suspicious activity report; and receive a response to the prompt. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 20, Porras discloses wherein the application software also programs the transaction device to determine whether an operator has elected to produce an on-demand SAR. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 21, Porras discloses wherein the application software further programs the transaction device to print a report relating to SARs produced at the transaction processing device during a period of time. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

As per claim 22, Porras discloses wherein the transaction processing device is configured to print money orders. (Note abstract and see column 1 lines 52-67 and column 2 lines 1-9 and column 6 lines 66-67 and column 7 lines and 14 lines 20-35).

### **Conclusion**

Art Unit: 3692

3. The prior art of record and not relied upon is considered pertinent to Applicant's disclosure.

Walker et al (US 2001/0042785 A1 PUB) teaches method and apparatus for funds and credit line transfer.

W eichert et al (US 2004,0117302 Pub) teaches payment management.

Jones er al. et all (US Patent 6, 021, 397) teaches financial advisory system.

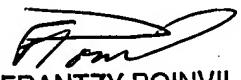
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B Graham whose telephone number is 703-305-1874. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 703-308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-0040 for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

CG

January 16, 2007

  
FRANTZY POINVIL  
PRIMARY EXAMINER  
*AU 2692*